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**STATE OF CALIFORNIA**  
**BUSINESS, TRANSPORTATION AND HOUSING AGENCY**  
**DEPARTMENT OF CORPORATIONS**

TO: Impact Cash LLC  
Gary R. Henrie  
Ratha C. Leuk  
1551 Renaissance Towne Dr., Suite # 560  
Bountiful, UT 84010

**DESIST AND REFRAIN ORDER**

**(For violations of section 23005 of the California Financial Code)**

The California Corporations Commissioner finds that:

1. Impact Cash LLC (“Impact”) is, and was at all relevant times herein, a Utah limited liability company, with its principal place of business located at 1551 Renaissance Towne Dr., Suite # 560, Bountiful, UT 84010.
2. Gary R. Henrie (“Henrie”) is, and was at all relevant times herein, a control person of Impact.
3. Ratha C. Leuk (“Leuk”) is, and was at all relevant times herein, a control person of Impact.
4. Impact, Henrie, and Leuk engage in the business of originating, or offering to originate deferred deposit transactions (commonly referred to as “payday loans”) over the Internet to the general public, including California residents.
5. A deferred deposit transaction is a written transaction whereby one person gives funds to another person upon receipt of a personal check, and it is agreed that the personal check would not be deposited until a later date. “Personal check” referenced in Financial Code section 23001 includes “the electronic equivalent of a personal check”.
6. During March 2008, Impact originated a deferred deposit transaction with at least one California resident through the website [www.impactcashusa.com](http://www.impactcashusa.com), which authorized Impact to electronically debit the borrower’s account by means of an Automated Clearing House with the loan amount, fees and charges, on the due date.

